



# Your Purchase Guide



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*Are you starting the search for your next Dream Home? Let's help you through the process with some top tips to give you a head start in the market!*

*Here at Rowland Mortgages, we go above and beyond, we provide a concierge service start to finish when purchasing your home. We deal with all parties on your behalf.*

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Below you will find a brief breakdown of the process involved in purchasing your dream home! And of course, here at Rowland Mortgages we will go that extra mile, above and beyond to guide you through the process, start to finish, any questions, we're here to help.



# Estate Agents

Arrange an appointment with your Mortgage Broker. We will go through affordability and prepare an **Agreement in Principle (AIP)**. This will give you an idea of the houses you can look at within your price range. Register with Estate Agents with your requirements for your dream home. Get organised and have your IDs, Proof of Deposit and Conveyancer on hand so you're all ready for any future offers.

The process:

- Register with Estate Agents & arrange viewings.
- Put your offers forward (have your Agreement in Principle, IDs, Proof of Deposit and Conveyancer on hand)
- Offer Accepted – Instruct Solicitors, Estate Agents will issue out Sale Memorandum to all four parties (yourself, the sellers, and both solicitors) Advise your Mortgage Broker (we will start straight away on your application)

# Mortgage

By this stage you will have already seek initial advice and have sourced an AIP. Your offer has been accepted so now let's get you that money and submit your application!

The process:

- Appointment with Mortgage Broker to do an in-depth Fact Find to and to collate all the required documents (IDs, Proof of Deposit, Bank statements etc.) Act prompt.
- Broker carries out preliminary underwriting checks to put you in the best position in readiness to submit an application. We search the market to find you the right product that suits you.
- Submit the application – Lenders will carry out Underwriting checks which will typically include arranging to have a mortgage valuation carried out on the property you wish to purchase.
- Mortgage Offer gets issued out to yourself, solicitors, and mortgage broker. Offer is usually valid for up to 6 months.

# Conveyancing

You should have by now instructed solicitors. They will have been sent a copy of the Sale Memorandum and upon receiving, initiate contact with the sellers' solicitors to start the purchase. You will once again need to be organised and have at hand (IDs, Proof of Deposit, Bank statements, monies etc.)

The Process:

- Once you have instructed your solicitors the following process takes place:
  - Client care pack sent out (you will need to read through, sign and send back asap)
  - ID requirements & Search fees
  - Contract paperwork received from sellers to be reviewed.
  - Searches ordered and awaited their return, *(any issues will be raised, and you will be advised accordingly)*
  - Enquiries raised by your solicitors and awaited satisfactory replies *(any issues will be raised, and you will be advised accordingly)*
- Solicitors will await issue of the Mortgage Offer, once received, offer gets checked and conditions satisfied.
- Final report will be sent to you with documents to sign. Funds requested in preparation to exchange contracts and Completion date set.

**NOTE:** The conveyancing process usually takes the longest and is more intricate with its process, therefore we will be at hand to guide you through and to help ease any stress and hassle.



**YOUR PROPERTY MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE**

Approved by The Openwork Partnership on 01/11/2023

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